

WHAT IS CLAIMED IS:

1 1. A method for automatically processing a recurring transfer request
2 from a stored value fund with an online system, the method comprising:
3 determining a handler associated with a payor;
4 transferring money from the handler to the stored value fund;
5 informing the payor that a payee accepts payment from the online system;
6 receiving subscription type information which includes at least two of a
7 per-request payment cap, a fixed payment amount, a limit on payment per time period, a
8 limit on the number of payments in the time period, and a time period;
9 receiving pay-out instructions that include at least two of a payor
10 identifier, a payee identifier, a transfer amount, a payment description; and
11 transferring the transfer amount from the stored value fund to the payee
12 automatically.

1 2. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, wherein
3 the second-listed transferring step comprises transferring the transfer amount to a second
4 stored value fund associated with the payee.

1 3. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, wherein
3 the second-listed transferring step does not require any human interaction to fulfill the
4 pay-out instructions.

1 4. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, wherein
3 the second-listed transferring step comprises transferring the transfer amount to a second
4 handler associated with the payee.

1 5. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 4, wherein
3 the second handler includes at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, and an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 6. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, wherein
3 the handler includes at least one of a bank, a credit card company, a debit card company,
4 an agent location, a stored value fund, and an airline mileage program.

1 7. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, further
3 comprising a steps of:

4 sending notification to the payor after receiving the pay-out instructions;
5 waiting a period of time between the sending step and the second-listed
6 transferring step;

7 canceling the second-listed transferring step if the payor declines within
8 the period of time.

1 8. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, wherein
3 the transfer amount corresponds to at least one of: currency, monetary value, airline
4 mileage, promotional program points, gift certificate credit, and commodities.

1 9. The method for automatically processing the recurring transfer
2 request from the stored value fund with the online system as recited in claim 1, wherein
3 the payor, the handler and the payee are remotely located with respect to each other.

1 10. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 processing the recurring transfer request from the stored value fund with the online
4 system of claim 1.

1 11. A method for automatically processing a transfer request from a
2 stored value fund with an online system, the method comprising:
3 determining a handler associated with a payor;
4 transferring money from the handler to the stored value fund;
5 informing the payor that a payee accepts payment from the online system;

6 receiving subscription type information which includes at least one of a
7 per-request payment cap, a fixed payment amount, a limit on payment per time period, a
8 limit on the number of payments in the time period, and a time period;

9
10 receiving pay-out instructions that include at least two of a payor
11 identifier, a payee identifier, a transfer amount, a payment description; and
12 transferring the transfer amount from the stored value fund to the a second
handler associated with the payee automatically.

1 12. The method for automatically processing the transfer request from
2 the stored value fund with the online system as recited in claim 11, wherein the second-
3 listed transferring step does not require any human interaction to fulfill the pay-out
4 instructions.

1 13. The method for automatically processing the transfer request from
2 the stored value fund with the online system as recited in claim 11, wherein the second
3 handler includes at least one of a bank, a credit card company, a debit card company, an
4 agent location, a stored value fund, and an airline mileage program, a gift certificate
5 issuer, an electronic gift certificate issuer, and a money order issuer.

1 14. The method for automatically processing the transfer request from
2 the stored value fund with the online system as recited in claim 11, wherein the handler
3 includes at least one of a bank, a credit card company, a debit card company, an agent
4 location, a stored value fund, and an airline mileage program.

1 15. The method for automatically processing the transfer request from
2 the stored value fund with the online system as recited in claim 11, further comprising a
3 steps of:

4 sending notification to the payor after receiving the pay-out instructions;
5 waiting a period of time between the sending step and the second-listed
6 transferring step;

7 canceling the second-listed transferring step if the payor declines within
8 the period of time.

1 16. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically

3 processing the transfer request from the stored value fund with the online system of claim
4 11.

1 17. A method for automatically processing a transfer request from a
2 stored value fund with an online system, the method comprising:
3 determining a handler associated with a payor;
4 transferring money from the handler to the stored value fund;
5 informing the payor that a payee accepts payment from the online system;
6 receiving subscription type information which includes at least one of a
7 per-request payment cap, a fixed payment amount, a limit on payment per time period, a
8 limit on the number of payments in the time period, and a time period;
9 receiving pay-out instructions that include at least two of a payor
10 identifier, a payee identifier, a transfer amount, a payment description;
11 sending notification to the payor after receiving the pay-out instructions;
12 waiting a period of time between the sending step and the second-listed
13 transferring step;
14 transferring the transfer amount from the stored value fund to the payee;
15 and
16 canceling the second-listed transferring step if the payor declines within
17 the period of time.

1 18. The method for automatically processing the transfer request from
2 the stored value fund with the online system as recited in claim 17, wherein the second-
3 listed transferring step does not require any human interaction to fulfill the pay-out
4 instructions.

1 19. The method for automatically processing the transfer request from
2 the stored value fund with the online system as recited in claim 17, wherein the second-
3 listed transferring step comprises transferring the transfer amount to a second handler
4 associated with the payee.

1 20. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 processing the transfer request from the stored value fund with the online system of claim
4 17.